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Beware 'voice cloning' phone scams

One new scam that consumers need to be cautious of involves the use of 'voice cloning' powered by artificial intelligence (AI).

Scammers are using new AI programs to clone voices, creating convincing calls that mimic the voices of loved ones, friends, or relatives. These scammers often concoct stories where the impersonated individual is in distress — such as being arrested, hospitalized, or needing urgent financial help — to trick you into sending money quickly.

HOW IT WORKS

Voice Cloning: Fraudsters can gather voice samples from social media or other public platforms to clone someone's voice with high accuracy.

Urgency: The scammer then calls you, using this cloned voice to create a sense of urgency, claiming they need money for bail, medical bills, or another emergency.

PROTECT YOURSELF

Establish a Code Word or Personal

Questions: Have a unique code word or a set of personal questions that only your real loved ones would know to confirm their identity in unexpected calls.

Verify the Situation: If you receive such a call, hang up and call back the person on a number you know is theirs to verify the situation.

Be Skeptical: Treat unsolicited requests for money with skepticism, especially if they involve urgency or unusual payment methods like gift cards or cryptocurrency.



Lessons learned from a year of scam reports

To educate the public about scams, the Federal Trade Commission analyzed all of the fraud reports it received in 2024 and shared its findings in a just-released annual report.

The biggest scam losses happened by bank transfer or payment. Among all payment methods, people reported losing more money through a bank transfer or payment (\$2 billion), followed by cryptocurrency at \$1.4 billion.

Investment scams led to big losses. A majority of people (79%) who reported an investment-related scam lost money, with a median loss of over \$9,000. The \$5.7 billion losses in this category are up about \$1 billion from last year.

People reported losing money more often when contacted through social media. Most people (70%) reported a loss when contacted on a social media platform — and lost more money overall (\$1.9 billion).

Job scams and fake employment agency losses jumped — a lot. Between 2020-2024, reports nearly tripled and losses grew from \$90 million to \$501 million.

Younger people lost money more often. People aged 20-29 reported losing money more often than people 70+. But when older adults lost money, they lost far more than any other age group.

Seniors Vs. Crime: Volunteers offer free help

Seniors vs. Crime is a special project of the Florida Attorney General. The program's Senior Sleuths assist people involved in civil disputes with contractors and other businesses or individuals who may have defrauded or otherwise taken advantage of seniors financially. There is no charge for the services.

To get help or volunteer, call: 1-800-203-3099

Question or Suggestion? Email Mreed@SA18.org